

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15–18738–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dennis G Young Jr  
33 Norcross Rd  
Berlin, NJ 08009

Denise C Young  
aka Denise C Jacobs  
33 Norcross Rd  
Berlin, NJ 08009

Social Security No.:  
xxx–xx–3146

xxx–xx–2052

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after September 8, 2020 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 6, 2020  
JAN: eag

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New JerseyIn re:  
Dennis G Young Jr  
Denise C Young  
DebtorsCase No. 15-18738-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: clsnodscPage 1 of 1  
Total Noticed: 3

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

db/jdb +Dennis G Young Jr, Denise C Young, 33 Norcross Rd, Berlin, NJ 08009-9651

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2020 00:28:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 07 2020 00:27:56 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING LLC nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Jeanette F. Frankenberg on behalf of Creditor SETERUS, INC., as servicer for FEDERAL NATIONAL  
 MORTGAGE ASSOCIATION cmecf@sternlav.com  
 Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage, LLC cmecf@sternlav.com  
 Jerome B. Blank on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
 Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified  
 Mortgage Services L.P. nj.bkecf@fedphe.com  
 Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,  
 bkyecf@rasflaw.com/legerman@rasnj.com  
 Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
 Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified  
 Mortgage Services L.P. miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com  
 Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
 R. A. Lebron on behalf of Creditor SETERUS, INC., as servicer for FEDERAL NATIONAL MORTGAGE  
 ASSOCIATION bankruptcy@feinsuch.com  
 R. A. Lebron on behalf of Creditor WELLS FARGO BANK, N.A., as servicer for U.S. BANK NATIONAL  
 ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS  
 TRUSTEE FOR GSMPs MORTGAGE LOAN TRUST 2004-4 bankruptcy@feinsuch.com  
 Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
 nj.bkecf@fedphe.com  
 Steven K. Eisenberg on behalf of Creditor BANK OF AMERICA, N.A. bkecf@sterneisenberg.com,  
 jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com  
 Terry Tucker on behalf of Joint Debtor Denise C Young terrytucker@comcast.net  
 Terry Tucker on behalf of Debtor Dennis G Young Jr terrytucker@comcast.net

TOTAL: 18